



Dallas County Employee Benefits Enrollment for Same-sex Spouses—7/1/2015

Following the recent U.S. Supreme Court's ruling on June 26, 2015, regarding same-sex marriage, beginning July 1, 2015, all benefits-eligible employees can enroll their same-sex spouses and eligible children of those spouses, in PEBC benefit plans that are currently available to opposite-sex spouses and their eligible children. Because plan coverage always starts on the first day of the month following enrollment, the first available coverage effective date is August 1, 2015.

There are two enrollment opportunities for affected individuals depending on the date of the marriage, and important deadlines apply to both. **In each case, you must provide proof of eligibility (Certificate of Marriage or a signed and filed legal Declaration of Informal Marriage) before coverage is effective. If you are adding eligible children, you must provide the child's birth certificate (or acceptable proof of eligibility) as well.** Please contact the Human Resources Department Benefits Division at 214-653-6161 if you have any questions about proof of eligibility.

If you **miss deadlines** for enrollment with a qualifying event or during Special Enrollment **or do not provide proof of eligibility** before coverage is effective, the next opportunity to enroll is during Annual Enrollment in November 2015, for coverage effective January 1, 2016, provided you provide proof of eligibility at that time.

If you are considering enrollment, it is important you obtain proof of eligibility now.

How to Enroll

1. **Qualifying Event - Same-sex couples legally married on or after June 26, 2015**

You can enroll due to the qualifying event of marriage. Please read the enclosed Same-Sex Spouse Information Sheet for important information and deadlines connected to enrolling as a result of a qualifying event.

To Enroll -- You must complete the Dallas County Benefits Change Form for Plan Year 2015 and return it along with proof of marriage within 31 days of the event (marriage). If you are adding eligible children, you must provide the children's birth certificate or acceptable proof of eligibility (adoption or placement for adoption orders) within the same 31 day timeframe. If you do not, you cannot make the change.

2. **Special Enrollment - Same-sex couples legally married before June 26, 2015**

Special Enrollment is only for the purpose of adding a same-sex spouse and/or eligible child(ren) of a same-sex spouse. You can enroll during the Special Enrollment period. The Special Enrollment period begins Friday, July 17, 2015 and ends Friday, July 31, 2015. Coverage is effective August 1, 2015. The Same-Sex Spouse Information Sheet provides additional information and deadlines.

To Enroll -- You must complete the Dallas County Benefits Change Form for Plan Year 2015 and return it along with proof of marriage on/before Friday, July 31, 2015. If you are adding eligible children, you must provide the children's birth certificate or acceptable proof of eligibility (adoption or placement for adoption orders) by July 31, 2015. If you do not, you cannot make the change.

For more information:

Visit www.pebcinfo.com to review the Employee Enrollment Guide, plan and eligibility information.

To Contact Us: Please call the Human Resources Department Benefits Division at 214-653-6161.

Same-Sex Spouse Enrollment
Information Sheet
July 1, 2015

Beginning July 1, 2015, all benefits-eligible employees can enroll their same-sex spouses, as well as eligible children of those spouses, in PEBC benefit plans that are currently available to opposite-sex spouses. The change also applies to currently covered retirees and new retirees, subject to the terms and conditions of the underlying plans available to retirees. Because coverage always starts on the first day of the month following enrollment, the first available coverage effective date is August 1, 2015.

There are two enrollment opportunities for affected individuals depending on the date of the marriage.

1. Qualifying Events – for those legally married on or after June 26, 2015 (or with a signed and filed legal Declaration of Informal Marriage)

- Enrollment follows same qualifying event rules as any legal marriage. Proof of eligibility is required.
 - o **31-Day Notification Rule**
Employee must notify the HR Department of the new marriage AND must complete enrollment. Enrollment is completed by turning in the required form and providing a valid Certificate of Marriage or filed, legal Declaration of Informal Marriage/proof of eligibility within 31 days of the date of marriage.
 - o **Effective Date**
Provided the employee met the 31-day notification rule above, the coverage effective date is the first day of the month following the date the HR Department was notified of the event (notification means required paperwork is turned in to HR Department on time).

Qualifying Event Illustrations

- ✓ *Employee married July 25, 2015 and turned-in paperwork (completed enrollment form with required proof of eligibility) on July 29, 2015. Coverage is effective August 1, 2015.*
- ✓ *Employee married July 25, 2015 and turned-in paperwork (completed enrollment form with required proof of eligibility) on August 3, 2015. Coverage is effective September 1, 2015.*
- ✓ *Employee turned in enrollment form, but did not provide required proof of eligibility on time. Enrollment is invalid. Employee will have to wait until the next Annual Enrollment to enroll spouse/dependents, provided valid proof of eligibility is turned in at that time.*

2. Special Enrollment Period – for those same-sex couples legally married before June 26, 2015.

- As a result of the Supreme Court ruling of June 26, 2015, a Special Enrollment period will be held for eligible same-sex spouses (and their eligible children) of active employees and retirees.
- Special enrollment begins July 17, 2015 and ends July 31, 2015.

- Provided enrollment is completed by July 31, 2015, coverage will become effective August 1, 2015. For enrollment to be complete, proof of eligibility is required.

Available Coverage

As a result of a same-sex marriage, whether enrolling a same-sex spouse and/or children, the plans listed below are available. Opting-out of medical plan coverage or dropping coverage is acceptable with proof of other comparable coverage. (Retirees can term coverage entirely at any time, but cannot return to the plans once coverage ends.) In all cases, timing rules apply. Refer to the Employee Enrollment Guide for additional plan and spouse eligibility information.

1. Active Employee Medical Plans (and eligible under-age-65 Retirees)

PPO*

HDP (High Deductible Plan)

Opt-Out (allowed with proof of other comparable coverage)

**Dallas County employees with hire date of January 1, 2015 or later are not eligible for PPO plan enrollment.*

2. Retiree Only Group Medical Plans (subject to underlying plan eligibility)

PSS/PSD (Senior Supplement Plan with or without under-age-65 spouse)

PMA/PMD (Medicare Advantage Plan with or without under-age-65 spouse)

3. Dental Plans

ANT (Assurant Dental)

PEB (Delta Dental PPO)

4. Vision Plan

VIS (VSP Vision Plan)

5. Life Insurance (active employees only)

TLF (Employee can increase; requires Evidence of Insurability (EOI))

DGL (Employee can add without EOI)

SLF (Employee can add at \$10,000 or \$25,000 without EOI; higher levels require EOI)

6. FLEX Accounts (active employees only)

Can add, term, increase or decrease contributions based on the event.

7. HSA-Health Savings Accounts (active employees and under-age-65 retirees)

HSAs are not driven by qualifying events. An employee can add, term or change amount once each month effective the first day of the next month. Requires HDP enrollment.

8. HSR-Employer Seed Money – active employees only and available only for Special Enrollment)

- This section does not apply to Tarrant County employees.
- This applies to employees who enrolled in the HDP medical plan during annual enrollment in November 2014 (for effective date January 1, 2015) and employer funds employer seed money at \$500 for the single level.
- An additional \$500 employer seed money is available if moving from single coverage (Tier 1) to employee/spouse or employee/family (Tier 2 or Tier 4) coverage. Funding will occur by September 1, 2015.
- Health Savings Accounts are not affected by qualifying events. Employer seed money contributions are not changed due to qualifying events following annual enrollment (or special enrollment).